

SUPERIOR COURT OF THE STATE OF CALIFORNIA
FOR THE COUNTY OF LOS ANGELES
CENTRAL (UNLIMITED JURISDICTION) DISTRICT

- - -

PRUDENCE WALTZ,)
)
Plaintiff,)
)
vs.) No. BC 374163
)
BLUE OCEAN MORTGAGE)
CORPORATION, a California)
corporation; MATTHEW P. KAY,)
an individual; MOHAMED FOUZI)
HAFFAR, an individual;)
LATOSHIA KELLER, an)
individual; AURORA LOAN)
SERVICES; and DOES 1 through)
20, inclusive,)
)
Defendants.)
)
)
AND RELATED CROSS-ACTION.)
)

DEPOSITION OF

JANELLE BAIRD

LOS ANGELES, CALIFORNIA

NOVEMBER 19, 2009

ATKINSON-BAKER, INC.
COURT REPORTERS
(800) 288-3376
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REPORTED BY: ERNEST M SANCHEZ, JR., CSR NO. 7114

FILE NO.: A30AABA

1 Q. Do you have a California driver's license?

2 A. Yes.

3 Q. What is your California driver's license
4 number?

5 A. ~~XXXXXXXXXX~~ 10:37:23

6 Q. What is your date of birth?

7 A. ~~XXXXXX~~

8 Q. I'm going to show you another document which
9 is entitled "Prepayment Charge Rider" taken from the
10 loan files received from Aurora Loan Services, ALS 0293 10:38:26
11 through 295.

12 (Plaintiff's Exhibit 8 was marked for
13 identification.)

14 BY MR. ZAMOS:

15 Q. This is a two-page document with a legal 10:38:52
16 description.

17 Did you place the initials on the first and
18 second page of this document?

19 A. No.

20 Q. Is that your signature on Page 2? 10:39:01

21 A. No.

22 Q. Exhibit 9 is a much larger document.

23 (Plaintiff's Exhibit 9 was marked for
24 identification.)

25 BY MR. ZAMOS:

1 Q. Exhibit 9 is a deed of trust.

2 Have you ever heard of a company called BNC
3 Mortgage?

4 A. No.

5 Q. Have you ever done business with Lehman Bros.? 10:40:03

6 A. No.

7 Q. Have you ever borrowed money from Lehman
8 Bros.?

9 A. No.

10 Q. Ever borrowed money from a company called BNC 10:40:13
11 Mortgage?

12 A. No.

13 Q. Ever done business with Blue Ocean Mortgage
14 Corporation?

15 A. No. 10:40:23

16 Q. Once again, if you look at this document, this
17 document, the deed of trust, Exhibit 9, which is Bates
18 stamped ALS 272 through 286 --

19 To make this quicker, could you go through
20 that document and examine the initials that are on the 10:40:52
21 bottom initials "JB" that are on the bottom of pages 1
22 of 18 through 13.

23 Could you go and review the initials that
24 appear to be "JB" at the bottom of pages 1, 2 of 15
25 through 13 of 15 of that document. 10:41:34